



# Bank Holding Company Performance Report March 31, 2021—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

**BHC Name** SVB FINANCIAL GROUP

**City/State** SANTA CLARA, CA

## Bank Holding Company Information

Federal Reserve District: 12  
 Consolidated Assets (\$000): 142,376,241  
 Peer Group Number: 1 Number in Peer Group: 133  
 Number of Bank Subsidiaries: 1

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

SVB FINANCIAL GROUP  
3003 TASMAN DRIVE  
  
SANTA CLARA, CA 95054

## Table of Contents

Section	Page Number
Summary Ratios .....	1
<b>Consolidated Information:</b>	
Income Statement - Revenues and Expenses .....	2
Relative Income Statement and Margin Analysis .....	3
Non-Interest Income and Expenses .....	4
Assets .....	5
Liabilities and Changes in Capital .....	6
Percent Composition of Assets .....	7
Loan Mix and Analysis of Concentrations of Credit .....	7A
Liquidity and Funding .....	8
Derivatives and Off-Balance-Sheet Transactions .....	9
Derivative Instruments .....	10
Derivatives Analysis .....	11
Allowance and Net Loan and Lease Losses .....	12
Past Due and Nonaccrual Assets .....	13
Past Due and Nonaccrual Loans and Leases .....	13A
Past Due and Nonaccrual Loans and Leases—Continued .....	13B
Regulatory Capital Components and Ratios .....	14
Insurance and Broker-Dealer Activities .....	15
Foreign Activities .....	16
Servicing, Securitization and Asset Sale Activities—Part 1 .....	17
Servicing, Securitization and Asset Sale Activities—Part 2 .....	18
Servicing, Securitization and Asset Sale Activities—Part 3 .....	19
<b>Parent Company Information:</b>	
Parent Company Income Statement .....	20
Parent Company Balance Sheet .....	21
Parent Company Analysis—Part 1 .....	22
Parent Company Analysis—Part 2 .....	23

BHC Name

City/State

## Summary Ratios

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	124,601,278	72,157,181	85,341,180	63,204,818	55,389,718
Net income (\$000)	536,814	135,622	1,208,368	1,136,856	973,840
Number of BHCs in peer group	133	123	128	125	118

	BHC	Peer # 1	Pct												
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	2.14	2.67	16	2.92	2.94	45	2.55	2.77	29	3.34	3.01	63	3.44	3.08	66
+ Non-interest income	2.10	1.13	86	1.37	1.12	71	1.97	1.21	84	1.93	1.32	79	1.34	1.31	59
- Overhead expense	2.04	2.28	35	2.18	2.68	25	2.42	2.57	52	2.55	2.69	46	2.15	2.71	21
- Provision for credit losses	0.06	-0.12	79	1.38	0.88	78	0.22	0.51	16	0.15	0.15	61	0.15	0.14	64
+ Securities gains (losses)	0	0.01	32	0.34	0.03	96	0.07	0.02	88	-0.01	0.01	14	0	0	29
+ Other tax equivalent adjustments	0	0	48	0	0	80	0	0	79	0	0	42	0	0	45
= Pretax net operating income (tax equivalent)	2.42	1.78	85	1.03	0.64	68	2.06	1.04	94	2.57	1.56	95	2.48	1.57	94
Net operating income	1.72	1.36	79	0.75	0.48	61	1.42	0.81	90	1.80	1.19	94	1.76	1.24	91
Net income	1.72	1.35	79	0.75	0.48	61	1.42	0.82	89	1.80	1.19	94	1.76	1.24	91
Net income (Subchapter S adjusted)		1.78			0.78			1.18			1.17			1.42	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	2.29	3.18	9	3.33	4.09	12	2.76	3.55	11	3.85	4.41	17	3.70	4.24	17
Interest expense	0.06	0.29	6	0.25	0.85	2	0.10	0.52	1	0.35	1.08	5	0.14	0.86	1
Net interest income (tax equivalent)	2.22	2.88	15	3.08	3.24	36	2.66	3.01	23	3.50	3.33	55	3.56	3.38	54
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	0.78	0.16	94	0.35	0.27	69	0.20	0.27	48	0.24	0.21	65	0.22	0.22	65
Earnings coverage of net loan and lease losses (X)	8.69	25.70	34	14.82	17.23	63	26.14	22.91	68	23.82	24.40	65	25.63	21.75	70
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.82	1.49	12	1.53	1.32	72	0.99	1.58	14	0.92	0.83	60	0.99	0.90	65
Allowance for loan and lease losses / Total loans and leases	0.82	1.47	13	1.53	1.30	72	0.99	1.55	16	0.92	0.81	61	0.99	0.89	67
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.19	0.70	8	0.14	0.63	8	0.23	0.71	10	0.31	0.57	23	0.33	0.61	21
30-89 days past due loans and leases / Total loans and leases	0.08	0.33	11	0.67	0.52	72	0.11	0.39	13	0.23	0.43	27	0.49	0.44	63
<b>Liquidity and Funding</b>															
Net noncore funding dependence	-8.33	-0.51	26	-1.33	14.37	12	-9.15	3.20	13	-2.68	14.45	8	-0.57	16.62	8
Net short-term noncore funding dependence	-16.94	-6.88	17	-10.23	4.94	9	-17.58	-4.76	15	-13.63	3.38	11	-10.23	4.66	12
Net loans and leases / Total assets	33.21	60.99	8	47.22	64.23	12	38.55	61.58	10	46.03	63.77	15	49.21	63.98	15
<b>Capitalization</b>															
Tier 1 leverage ratio	8.01	9.15	18	9	9.43	40	7.45	9.13	7	9.06	9.76	34	9.06	9.71	31
Holding company equity capital / Total assets	6.95	10.72	4	9.38	11.64	19	7.08	11.16	5	9.06	12.43	10	8.97	12.22	7
Total equity capital (including minority interest) / Total assets	7.11	10.85	3	9.58	11.80	19	7.27	11.29	4	9.28	12.57	12	9.23	12.27	9
Common equity tier 1 capital / Total risk-weighted assets	12.18	12.57	51	12.35	11.64	72	11.04	12.38	32	12.58	12.17	65	13.41	12.12	77
Net loans and leases / Equity capital (X)	4.78	5.73	29	5.03	5.59	41	5.44	5.58	48	5.08	5.21	50	5.48	5.29	53
Cash dividends / Net income	0.86	23.13	12	2.48	81.34	10	1.42	42.30	9	0	33.12	3	0	27.31	5
Cash dividends / Net income (Subchapter S adjusted)		14.81			139.66			-0.65			-12.02			17.36	
<b>Growth Rates</b>															
Assets	89.81	16.49	97	24.46	11.31	83	62.57	16.68	96	25.19	9.26	85	11.33	7	77
Equity capital	40.66	9.13	94	31.67	5.70	92	27.04	6.99	91	26.47	10.49	84	22.40	7.89	86
Net loans and leases	33.50	7.22	91	24.06	9.91	86	36.14	9.07	93	17.12	9.10	82	22.78	7.89	89
Noncore funding	21.08	-25.09	91	71.52	16.35	90	28.47	-12.18	91	22.79	6.59	79	22.90	10.67	74
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	0	0.52	41	0	0.88	36	0	0.77	38	0.01	1.02	73	0	1.14	37
Long-term debt / Equity capital	13.52	11.33	69	4.95	12.46	42	10.26	13.56	55	6.73	13.04	53	13.61	13.37	68
Equity investment in subsidiaries / Equity capital	95.89	102.85	12	86.04	103.91	2	94.11	102.81	10	84.48	103.22	2	91.31	103.10	7
Cash from ops + noncash items + op expense / Op expense + dividends	115.42	98.58	59	220.64	176.81	67	140.91	147.24	57	711.51	190.27	97	309.12	174.91	89

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	430,422	382,569	1,520,021	1,599,165	1,358,480	12.51	117.45
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	430,422	382,569	1,520,021	1,599,165	1,357,522	12.51	117.45
Tax-exempt income on loans and leases.....	0	0	0	0	958		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	248		
Income on loans and leases (tax equivalent).....	430,422	382,569	1,520,021	1,599,165	1,358,728	12.51	117.45
Investment interest income (tax equivalent).....	250,613	170,917	712,471	627,069	585,176	46.63	172.73
Interest on balances due from depository institutions.....	3,084	16,896	24,259	91,661	32,659	-81.75	51.62
Interest income on other earning assets.....	231	491	2,084	4,482	5,308	-52.95	-38.89
Total interest income (tax equivalent).....	684,350	570,873	2,258,835	2,322,377	1,981,871	19.88	134.17
Interest on time deposits of \$250K or more.....	97	169	662	151	14	-42.60	
Interest on time deposits < \$250K.....	10	15	89	69	10	-33.33	
Interest on foreign office deposits.....	864	4,480	6,590	25,524	1,175	-80.71	228.52
Interest on other deposits.....	9,466	32,733	52,877	151,928	28,106	-71.08	935.67
Interest on other borrowings and trading liabilities.....	2	2,716	3,314	3,592	14,580	-99.93	-99.77
Interest on subordinated debt and mandatory convertible securities.....	8,728	3,152	21,795	31,543	32,036	176.90	6.75
Total interest expense.....	19,167	43,265	85,327	212,807	75,921	-55.70	87.23
Net interest income (tax equivalent).....	665,183	527,608	2,173,508	2,109,570	1,905,950	26.08	135.88
Non-interest income.....	654,233	247,141	1,683,750	1,222,310	742,916	164.72	656.02
Adjusted operating income (tax equivalent).....	1,319,416	774,749	3,857,258	3,331,880	2,648,866	70.30	258.01
Overhead expense.....	635,999	394,108	2,065,110	1,613,493	1,191,772	61.38	211.71
Provision for credit losses.....	18,681	248,958	189,443	94,183	84,291		-43.97
Securities gains (losses).....	0	61,165	61,165	-3,905	-740	-100.00	
Other tax equivalent adjustments.....	0	2	1	0	0	-100.00	-100.00
Pretax net operating income (tax equivalent).....	754,634	186,416	1,758,111	1,622,351	1,372,111	304.81	478.61
Applicable income taxes.....	187,315	49,357	447,587	425,685	351,561	279.51	249.57
Tax equivalent adjustments.....	5,555	3,410	16,230	11,949	9,202	62.90	2204.98
Applicable income taxes (tax equivalent).....	192,870	52,767	463,817	437,634	360,763	265.51	258.33
Minority interest.....	24,950	-1,973	85,926	47,861	37,508		
Net income before discontinued operations, net of minority interest.....	536,814	135,622	1,208,368	1,136,856	973,840	295.82	578.02
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	536,814	135,622	1,208,368	1,136,856	973,840	295.82	578.02
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	561,764	133,649	1,294,294	1,184,717	1,011,348	320.33	633.40
Investment securities income (tax equivalent).....	250,613	170,917	712,471	627,069	585,176	46.63	172.73
US Treasury and agency securities (excluding mortgage-backed securities).....	22,694	33,206	103,003	124,944	140,993	-31.66	-51.53
Mortgage-backed securities.....	200,959	121,199	531,817	443,956	400,615	65.81	354.36
All other securities.....	26,960	16,512	77,651	58,169	43,568	63.28	3113.35
Cash dividends declared.....	4,593	3,369	17,150	0	0	36.33	
Common.....	0	0	0	0	0		
Preferred.....	4,593	3,369	17,150	0	0	36.33	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	2.20	2.96	13	3.16	3.72	16	2.65	3.27	14	3.67	4	24	3.58	3.87	28
Less: Interest expense .....	0.06	0.27	6	0.24	0.78	2	0.10	0.48	1	0.34	0.98	6	0.14	0.79	2
Equals: Net interest income (tax equivalent) .....	2.14	2.67	16	2.92	2.94	45	2.55	2.77	29	3.34	3.01	63	3.44	3.08	66
Plus: Non-interest income .....	2.10	1.13	86	1.37	1.12	71	1.97	1.21	84	1.93	1.32	79	1.34	1.31	59
Equals: adjusted operating income (tax equivalent) .....	4.24	3.87	72	4.29	4.12	64	4.52	4.04	77	5.27	4.41	84	4.78	4.46	71
Less: Overhead expense .....	2.04	2.28	35	2.18	2.68	25	2.42	2.57	52	2.55	2.69	46	2.15	2.71	21
Less: Provision for credit losses .....	0.06	-0.12	79	1.38	0.88	78	0.22	0.51	16	0.15	0.15	61	0.15	0.14	64
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	50	0	0	48	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	33	0.34	0.03	96	0.07	0.02	88	-0.01	0.01	14	0	0	27
Plus: other tax equivalent adjustments .....	0	0	48	0	0	80	0	0	79	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent) .....	2.42	1.78	85	1.03	0.64	68	2.06	1.04	94	2.57	1.56	95	2.48	1.57	94
Less: Applicable income taxes (tax equivalent) .....	0.62	0.40	87	0.29	0.16	77	0.54	0.23	96	0.69	0.36	94	0.65	0.33	95
Less: Minority interest .....	0.08	0	95	-0.01	0	4	0.10	0	96	0.08	0	96	0.07	0	97
Equals: Net operating income .....	1.72	1.36	79	0.75	0.48	61	1.42	0.81	90	1.80	1.19	94	1.76	1.24	91
Plus: Net extraordinary items .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income .....	1.72	1.35	79	0.75	0.48	61	1.42	0.82	89	1.80	1.19	94	1.76	1.24	91
Memo: Net income (last four quarters) .....	1.63	1.07	88	1.47	0.98	89	1.42	0.82	89	1.80	1.19	94	1.76	1.24	91
Net income—BHC and noncontrolling (minority) interest .....	1.80	1.37	84	0.74	0.49	60	1.52	0.83	92	1.87	1.20	96	1.83	1.25	94
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	96.14	93.08	85	95.04	91.24	87	95.79	92.32	87	95.50	91.05	89	96.74	91.48	93
Average interest-bearing funds / Average assets .....	31.06	62.97	0	30.49	66.92	0	31.59	64.06	0	26.64	65.57	1	18.76	65.56	0
Interest income (tax equivalent) / Average earning assets .....	2.29	3.18	9	3.33	4.09	12	2.76	3.55	11	3.85	4.41	17	3.70	4.24	17
Interest expense / Average earning assets .....	0.06	0.29	6	0.25	0.85	2	0.10	0.52	1	0.35	1.08	5	0.14	0.86	1
Net interest income (tax equivalent) / Average earning assets .....	2.22	2.88	15	3.08	3.24	36	2.66	3.01	23	3.50	3.33	55	3.56	3.38	54
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	3.72	4.05	34	4.55	4.74	45	4.08	4.27	43	5.35	5.09	72	5.30	4.95	76
Interest-bearing bank balances .....	0.07	0.10	12	0.95	1.16	40	0.21	0.27	37	1.60	2.04	25	1.61	1.64	46
Federal funds sold and reverse repos .....	0.03	0.26	41	0.55	1.34	20	0.31	0.68	37	1.26	2.44	14	1.84	2.17	32
Trading assets .....	0	0.39	27	0	0.75	24	0	0.60	23	0	0.99	21	0	1.11	19
Total earning assets .....	2.27	3.15	8	3.31	4.05	12	2.74	3.51	11	3.83	4.36	18	3.68	4.20	18
Investment securities (tax equivalent) .....	1.82	1.84	47	2.51	2.60	36	2.23	2.25	47	2.58	2.76	37	2.36	2.68	24
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.86	1.30	77	3.09	2.31	79	2.20	1.75	73	2	2.32	33	1.86	2.05	37
Mortgage-backed securities .....	1.39	1.60	32	2.53	2.49	54	1.91	2.05	30	2.63	2.61	55	2.56	2.50	58
All other securities .....	2.33	2.93	30	3.03	3.62	32	2.83	3.24	35	3.47	4.06	34	3.04	4.20	21
Interest-bearing deposits .....	0.11	0.26	20	0.73	0.90	38	0.24	0.53	15	1.09	1.10	53	0.35	0.81	10
Time deposits of \$250K or more .....	1.05	0.82	70	2.02	1.83	64	1.49	1.42	55	0.72	1.96	4	0.07	1.44	3
Time deposits < \$250K .....	0.42	0.78	15	0.73	1.69	4	1.13	1.36	26	0.86	1.82	7	0.11	1.29	1
Other domestic deposits .....	0.12	0.17	38	0.83	0.71	70	0.25	0.36	37	1.24	0.93	77	0.48	0.67	32
Foreign deposits .....	0.05	0.13	48	0.42	0.79	25	0.14	0.42	21	0.68	1.19	26	0.05	0.97	9
Federal funds purchased and repos .....		0.18		1.59	1.14	79	1.56	0.62	88	2.55	1.86	81	2.33	1.51	81
Other borrowed funds and trading liabilities .....	0	1.38	4	0.51	1.90	4	0.35	1.50	6	0.40	2.38	3	1.22	2.28	6
All interest-bearing funds .....	0.20	0.42	16	0.79	1.15	21	0.32	0.74	9	1.26	1.49	34	0.73	1.19	16

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Non-interest Income and Expenses</b>					
Total non-interest income	654,233	247,141	1,683,750	1,222,310	742,916
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	23,433	23,133	85,019	83,958	71,775
Trading revenue	12,490	10,777	23,183	32,047	9,330
Investment banking fees and commissions	186,806	106,279	612,792	433,568	130,325
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	77,905	-9,538	274,800	129,385	116,985
Net servicing fees	0	0	0	0	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	0	13	335	0	0
Other non-interest income	353,599	116,477	687,621	543,352	414,501
Total overhead expenses	635,999	394,108	2,065,110	1,613,493	1,191,772
Personnel expense	444,923	254,408	1,314,840	985,538	724,451
Net occupancy expense	23,779	23,554	133,636	87,710	69,740
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	2,110	1,345	5,382	11,483	0
Other operating expenses	165,187	114,801	611,252	528,762	397,581
Fee income on mutual funds and annuities	14,660	27,704	100,650	116,961	86,278
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	4,655	3,713	4,460	3,564	2,900
Average personnel expense per employee	95.58	68.52	294.81	276.53	249.81
Average assets per employee	26,767.19	19,433.66	19,134.79	17,734.24	19,099.90

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	2.24	2.10	58	11.21	2.64	95	5.98	2.02	86	9.57	2.72	92	11.61	3.08	94
Overhead expenses / Net Interest Income + non-interest income	48.41	59.31	11	51.09	63.90	11	53.76	62.28	19	48.60	61.29	11	45.15	60.88	9
<b>Percent of Average Assets</b>															
Total overhead expense	2.04	2.28	35	2.18	2.68	25	2.42	2.57	52	2.55	2.69	46	2.15	2.71	21
Personnel expense	1.43	1.28	67	1.41	1.36	57	1.54	1.30	74	1.56	1.41	63	1.31	1.44	37
Net occupancy expense	0.08	0.24	3	0.13	0.27	8	0.16	0.26	11	0.14	0.28	9	0.13	0.28	6
Other operating expenses	0.54	0.73	26	0.64	0.98	21	0.72	0.94	37	0.85	0.97	49	0.72	0.97	24
Overhead less non-interest income	-0.06	1.10	5	0.81	1.47	13	0.45	1.25	10	0.62	1.32	11	0.81	1.38	13
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	48.20	58.69	12	50.87	63.38	11	53.54	61.82	20	48.43	60.64	10	44.99	60.37	9
Personnel expense	33.72	33.28	49	32.84	33.17	44	34.09	32.36	58	29.58	32.39	32	27.35	32.51	20
Net occupancy expense	1.80	6.42	4	3.04	6.75	8	3.46	6.58	10	2.63	6.52	6	2.63	6.48	5
Other operating expenses	12.68	18.45	11	14.99	22.88	13	15.99	22.28	20	16.21	21.20	20	15.01	20.90	13
Total non-interest income	49.59	28.42	87	31.90	26.40	70	43.65	28.83	82	36.69	29.23	72	28.05	28.50	56
Fiduciary activities income	0	2.15	12	0	2.03	13	0	2.09	12	0	1.97	14	0	2.14	13
Service charges on domestic deposit accounts	1.78	3.21	25	2.99	3.92	34	2.20	3.27	30	2.52	3.88	31	2.71	4.15	33
Trading revenue	0.95	0.97	67	1.39	1.58	70	0.60	1.28	59	0.96	1.18	62	0.35	0.85	57
Investment banking fees and commissions	14.16	2.51	93	13.72	2.81	91	15.89	2.46	93	13.01	3.54	88	4.92	3.42	78
Insurance activities revenue	0	0.38	11	0	0.40	14	0	0.41	11	0	0.47	11	0	0.47	10
Venture capital revenue	5.90	0.02	99	-1.23	-0.01	3	7.12	0.01	99	3.88	0.02	99	4.42	0.02	99
Net servicing fees	0	0.99	14	0	-0.41	39	0	0.01	42	0	0.28	21	0	0.65	9
Net securitization income	0	0.01	45	0	0.01	47	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0	3.74	6	0	1.88	16	0.01	3.92	13	0	1.86	12	0	1.61	10
Other non-interest income	26.80	8.65	94	15.03	9.85	79	17.83	9.65	86	16.31	10.04	83	15.65	9.86	83
Overhead less non-interest income	-1.38	29.66	5	18.97	36.23	12	9.89	31.93	10	11.74	31.06	11	16.95	31.46	15
Applicable income taxes / Pretax net operating income (tax equivalent)	24.82	21.04	87	26.48	17.54	92	25.46	18.63	92	26.24	20.56	88	25.62	19.04	90
Applicable income tax + TE / Pretax net operating income + TE	25.56	22.74	81	28.31	22.86	79	26.38	21.18	89	26.98	23.23	85	26.29	21.56	88

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Assets**

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	5,060,347	4,344,500	4,939,584	4,267,870	3,483,231	16.48	108.82
Commercial and industrial loans	15,317,149	13,214,548	14,713,290	11,428,627	11,408,004	15.91	63.44
Loans to individuals	322,564	187,003	354,564	181,166	146,971	72.49	508.44
Loans to depository institutions and acceptances of other banks	0	21,526	0	36,130	35,201	-100.00	-100.00
Agricultural loans	200	20,939	500	1,330	6,563	-99.04	-44.29
Other loans and leases	26,974,905	18,348,511	25,173,550	17,412,582	13,431,342	47.01	350.22
Less: Unearned income	0	168,942	0	163,069	173,032	-100.00	-100.00
Loans and leases, net of unearned income	47,675,165	35,968,085	45,181,488	33,164,636	28,338,280	32.55	168.82
Less: Allowance for loan and lease losses	391,751	548,963	447,765	304,924	280,903	-28.64	70.14
Net loans and leases	47,283,414	35,419,122	44,733,723	32,859,712	28,057,377	33.50	170.12
Debt securities that reprice or mature in over 1 year	67,029,351	25,612,881	47,414,670	25,646,629	20,632,262	161.70	211.13
Mutual funds and equity securities	160,810	26,899	280,804	59,200	23,354	497.83	1952.19
Subtotal	114,473,575	61,058,902	92,429,197	58,565,541	48,712,993	87.48	193.10
Interest-bearing bank balances	19,707,745	8,537,883	16,634,857	5,677,082	2,890,856	130.83	1487.60
Federal funds sold and reverse repos	288,437	401,758	226,847	289,340	123,611	-28.21	0.01
Debt securities that reprice or mature within 1 year	122,852	609,702	90,312	2,211,236	2,645,223	-79.85	-90.76
Trading assets	275,414	337,547	289,949	198,596	104,134	-18.41	137.89
Total earning assets	134,868,023	70,945,792	109,671,162	66,941,795	54,476,817	90.10	220.87
Non-interest-bearing cash and due from depository institutions	986,197	575,584	725,980	683,250	524,484	71.34	225.22
Premises, fixed assets, and leases	311,331	300,463	294,155	285,628	81,205	3.62	481.09
Other real estate owned	1,179	0	1,179	0	0		
Investment in unconsolidated subsidiaries	111,838	73,453	115,232	74,190	76,412	52.26	38.40
Intangible and other assets	6,098,785	3,116,595	5,239,129	3,399,152	1,861,571	95.69	440.29
Total assets	142,376,241	75,011,657	116,046,446	71,384,015	57,020,489	89.81	226.57
Quarterly average assets	124,601,278	72,157,181	103,345,041	69,265,893	57,714,791	72.68	182.33
Average loans and leases (YTD)	46,281,476	33,660,728	37,254,131	29,906,517	25,618,514	37.49	172.04
<b>Memoranda</b>							
Loans held-for-sale	0	0	0	0	0		
Loans not held-for-sale	47,675,165	35,968,085	45,181,488	33,164,636	28,338,280	32.55	168.82
Real estate loans secured by 1-4 family	4,044,868	3,313,913	3,916,802	3,188,585	2,600,441	22.06	145.37
Commercial real estate loans	275,406	312,780	282,529	354,527	266,647	-11.95	26.63
Construction and land development	77,802	140,194	84,215	151,353	147,113	-44.50	-30.92
Multifamily	3,896	6,099	3,965	5,916	6,797	-36.12	-49.41
Nonfarm nonresidential	193,708	166,487	194,349	197,258	112,737	16.35	99.35
Real estate loans secured by farmland	740,072	717,807	740,253	724,757	616,143	3.10	32.78
Total investment securities	67,313,013	26,249,482	47,785,786	27,917,065	23,300,839	156.44	194.19
U.S. Treasury securities	4,438,396	4,043,839	4,469,727	6,894,010	4,738,259	9.76	-55.41
US agency securities (excluding mortgage-backed securities)	630,667	555,040	639,573	618,275	1,725,107	13.63	-79.49
Municipal securities	4,555,238	2,160,342	3,635,194	1,785,951	1,575,421	110.86	7221.42
Mortgage-backed securities	57,452,768	19,441,209	38,735,996	18,550,590	15,232,887	195.52	487.33
Asset-backed securities	0	0	0	0	0		
Other debt securities	75,134	22,153	24,492	9,039	5,811	239.16	
Mutual funds and equity securities	160,810	26,899	280,804	59,200	23,354	497.83	1952.19
Available-for-sale securities	25,986,471	12,648,064	30,912,438	14,014,919	7,790,043	105.46	81.31
U.S. Treasury securities	4,438,396	4,043,839	4,469,727	6,894,010	4,738,259	9.76	-55.41
US agency securities (excluding mortgage-backed securities)	226,096	101,687	237,308	99,547	1,084,117	122.35	-90.90
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	21,298,529	8,480,385	26,180,911	7,012,323	1,961,856	151.15	1029.86
Asset-backed securities	0	0	0	0	0		
Other debt securities	23,450	22,153	24,492	9,039	5,811	5.85	
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	21,003	556,635	624,326	272,327	-299,206	-96.23	-74.61
Available-for-sale securities appreciation (depreciation)	-172,690	603,347	667,542	120,572	-72,269		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	4,485,681	3,214,234	4,623,921	3,194,090	3,593,495	39.56	64.13

BHC Name

City/State

## Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	5,578,210	3,545,716	4,451,921	3,175,766	3,156,439	57.32	22.73
NOW, ATS and transaction accounts	179,392	21,342	216,985	21,992	21,704	740.56	1120.77
Time deposits less brokered deposits < \$250K	11,998	8,461	7,120	8,040	8,459	41.80	
MMDA and other savings accounts	107,890,761	52,755,465	89,370,911	52,558,046	41,483,599	104.51	240.48
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	113,660,361	56,330,984	94,046,937	55,763,844	44,670,201	101.77	213.49
Time deposits of \$250K or more	27,752	41,276	45,934	25,820	17,074	-32.76	
Foreign deposits	10,513,246	5,558,624	8,425,853	6,348,604	4,735,285	89.13	324.49
Federal funds purchased and repos	0	375,000	0	0	319,414	-100.00	
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	38,726	2,763,163	21,459	18,596	312,380	-98.60	2110.39
Other borrowings w/remaining maturity over 1 year	0	0	0	217,977	0		
Brokered deposits < \$250K	0	0	0	0	0		
Noncore funding	10,579,724	8,738,063	8,493,246	6,610,997	5,384,153	21.08	320.46
Trading liabilities	268,860	224,673	216,912	135,830	96,956	19.67	101.85
Subordinated notes and debentures + trust preferred securities	1,338,183	348,076	843,628	347,987	696,465	284.45	67.99
Other liabilities	6,408,334	2,186,640	4,012,232	1,904,277	907,871	193.07	1569.47
Total liabilities	132,255,462	67,828,436	107,612,955	64,762,935	51,755,646	94.99	229.92
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	1,079,333	340,138	340,138	340,138	0	217.32	
Common stock	54	52	52	52	53	3.85	3.85
Common surplus	2,590,576	1,489,240	1,585,244	1,470,071	1,378,438	73.95	117.19
Retained earnings	6,203,969	4,612,785	5,671,749	4,575,601	3,791,838	34.50	199.30
Accumulated other comprehensive income	20,960	592,534	622,517	84,445	-54,120	-96.46	-81.84
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	9,894,892	7,034,749	8,219,700	6,470,307	5,116,209	40.66	192.66
Noncontrolling (minority) interest in subsidiaries	225,887	148,472	213,791	150,773	148,634	52.14	73.76
Total equity capital, including minority interest	10,120,779	7,183,221	8,433,491	6,621,080	5,264,843	40.89	188.26
Total liabilities and capital	142,376,241	75,011,657	116,046,446	71,384,015	57,020,489	89.81	226.57
<b>Memoranda</b>							
Non-interest-bearing deposits	84,491,250	42,921,127	67,056,156	41,222,031	39,197,083	96.85	173.04
Interest-bearing deposits	39,710,109	19,009,757	35,462,568	20,916,237	10,225,477	108.89	407.38
Total deposits	124,201,359	61,930,884	102,518,724	62,138,268	49,422,560	100.55	220.34
Long-term debt that reprices within 1 year	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	8,219,700	6,470,307	6,470,307	5,116,209	4,179,795		
Accounting restatements	0	-35,049	-35,049	-583	0		
Net income	536,814	135,622	1,208,368	1,136,856	973,840		
Net sale of new perpetual preferred stock	739,194	0	0	340,138	0		
Net sale of new common stock	1,005,334	-40,851	55,153	-266,835	-83,061		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	5,958	0		
Less: Dividends declared	4,593	3,369	17,150	0	0		
Change in other comprehensive income	-601,557	508,089	538,071	138,564	-52,648		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	98,283		
Holding company equity capital, ending balance	9,894,892	7,034,749	8,219,700	6,470,307	5,116,209		

BHC Name

City/State

### Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans	3.55	36.10	5	5.79	38.37	9	4.26	36.22	6	5.98	37.78	11	6.11	37.19	10
Commercial and industrial loans	10.76	13.88	35	17.62	12.73	73	12.68	13.52	46	16.01	12.02	72	20.01	12.85	78
Loans to individuals	0.23	3.42	17	0.25	3.84	17	0.31	3.40	20	0.25	4.20	16	0.26	4.31	15
Loans to depository institutions and acceptances of other banks	0	0.02	32	0.03	0.03	79	0	0.03	31	0.05	0.04	80	0.06	0.05	83
Agricultural loans	0	0.19	22	0.03	0.20	45	0	0.19	23	0	0.24	30	0.01	0.30	37
Other loans and leases	18.95	4.29	97	24.46	4.96	98	21.69	4.63	97	24.39	5.01	98	23.56	5	98
Net loans and leases	33.21	60.99	8	47.22	64.23	12	38.55	61.58	10	46.03	63.77	15	49.21	63.98	15
Debt securities over 1 year	47.08	16.70	99	34.15	14.63	97	40.86	15.55	99	35.93	14.60	97	36.18	14.63	97
Mutual funds and equity securities	0.11	0.06	75	0.04	0.05	58	0.24	0.05	91	0.08	0.06	70	0.04	0.06	56
Subtotal	80.40	78.43	49	81.40	80.12	39	79.65	78.16	41	82.04	79.65	35	85.43	79.97	57
Interest-bearing bank balances	13.84	9.08	81	11.38	4.14	93	14.33	7.51	87	7.95	3.06	88	5.07	3.04	78
Federal funds sold and reverse repos	0.20	0.50	76	0.54	0.78	80	0.20	0.82	74	0.41	1.57	74	0.22	1.66	68
Debt securities 1 year or less	0.09	1.59	8	0.81	1.72	40	0.08	1.68	7	3.10	1.91	79	4.64	1.96	85
Trading assets	0.19	0.56	53	0.45	1.27	47	0.25	1.01	45	0.28	1.19	55	0.18	1.33	58
Total earning assets	94.73	91.48	88	94.58	89.78	93	94.51	91.05	89	93.78	89.53	90	95.54	89.74	94
Non-interest cash and due from depository institutions	0.69	1	27	0.77	1.12	25	0.63	1.07	15	0.96	1.14	37	0.92	1.21	30
Other real estate owned	0	0.02	14	0	0.03	3	0	0.02	16	0	0.03	4	0	0.04	2
All other assets	4.58	7.44	14	4.65	9.05	5	4.87	7.82	15	5.27	9.27	10	3.54	8.98	4
<b>Memoranda</b>															
Short-term investments	14.13	11.92	66	12.73	7.73	81	14.61	11.17	72	11.46	7.63	76	9.93	7.80	73
U.S. Treasury securities	3.12	0.98	82	5.39	0.86	93	3.85	0.84	86	9.66	1.03	97	8.31	1.04	96
US agency securities (excluding mortgage-backed securities)	0.44	0.73	55	0.74	0.51	69	0.55	0.63	61	0.87	0.54	70	3.03	0.69	89
Municipal securities	3.20	1.77	77	2.88	1.44	77	3.13	1.69	75	2.50	1.34	76	2.76	1.62	73
Mortgage-backed securities	40.35	12.38	99	25.92	11.43	95	33.38	11.75	99	25.99	11.44	96	26.71	11.13	96
Asset-backed securities	0	0.35	25	0	0.27	24	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0.05	0.46	42	0.03	0.39	38	0.02	0.42	34	0.01	0.39	33	0.01	0.41	31
Loans held-for-sale	0	0.46	6	0	0.40	6	0	0.52	7	0	0.39	7	0	0.30	8
Loans held for investment	33.49	61.15	7	47.95	64.43	14	38.93	61.72	10	46.46	63.50	15	49.70	63.93	15
Real estate loans secured by 1-4 family	2.84	11.69	11	4.42	13.18	18	3.38	11.91	15	4.47	13.29	17	4.56	13.46	15
Revolving	0.03	1.51	11	0.12	2.02	16	0.04	1.66	13	0.08	2.07	16	0.12	2.27	15
Closed-end, secured by first liens	2.81	9.76	14	4.30	10.62	25	3.34	9.81	20	4.39	10.69	24	4.44	10.57	23
Closed-end, secured by junior liens	0	0.21	2	0	0.28	5	0	0.22	3	0	0.28	3	0	0.31	3
Commercial real estate loans	0.19	22.27	3	0.42	23.11	5	0.24	22.22	4	0.50	22.23	6	0.47	21.58	7
Construction and land development	0.05	3.32	5	0.19	3.46	10	0.07	3.40	6	0.21	3.44	11	0.26	3.51	12
Multifamily	0	3.21	2	0.01	3.23	4	0	3.12	4	0.01	3.01	5	0.01	2.72	5
Nonfarm nonresidential	0.14	14.77	3	0.22	15.32	5	0.17	14.72	4	0.28	14.69	6	0.20	14.44	6
Real estate loans secured by farmland	0.52	0.33	74	0.96	0.35	80	0.64	0.33	76	1.02	0.36	81	1.08	0.41	80

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	10.61	57.91	3	12.08	57.83	4	10.93	57.15	4	12.87	57.46	7	12.29	56.49	5
Real estate loans secured by 1-4 family	8.48	19.43	20	9.21	20.44	18	8.67	19.43	20	9.61	20.75	19	9.18	21.10	18
Revolving	0.09	2.45	13	0.24	3.09	16	0.09	2.64	14	0.17	3.15	15	0.25	3.50	15
Closed-end	8.39	16.76	23	8.97	17.13	23	8.58	16.59	24	9.45	17.39	23	8.93	17.39	19
Commercial real estate loans	0.58	35.36	3	0.87	34.31	5	0.63	34.63	4	1.07	33.52	6	0.94	32.14	6
Construction and land development	0.16	5.29	5	0.39	5.12	10	0.19	5.26	7	0.46	5.09	11	0.52	5.20	10
1-4 family	0	1.05	4	0	0.98	6	0	0.93	5	0	0.94	7	0	1.02	14
Other	0.16	4.21	5	0.39	4	10	0.19	4.19	7	0.46	4.02	11	0.52	4.05	11
Multifamily	0.01	5.08	2	0.02	4.90	4	0.01	4.96	4	0.02	4.69	5	0.02	4.10	5
Nonfarm nonresidential	0.41	23.47	3	0.46	22.69	5	0.43	22.93	4	0.59	22.15	6	0.40	21.40	6
Owner-occupied	0.31	7.93	8	0.34	7.70	11	0.33	7.68	10	0.38	7.72	13	0.19	8.03	10
Other	0.10	15.25	3	0.12	14.76	5	0.10	14.95	4	0.22	14.34	5	0.21	13.38	6
Real estate loans secured by farmland	1.55	0.56	82	2	0.53	83	1.64	0.54	82	2.19	0.55	85	2.17	0.63	84
Loans to depository institutions and acceptances of other banks	0	0.03	32	0.06	0.08	79	0	0.06	31	0.11	0.11	82	0.12	0.12	84
Commercial and industrial loans	32.13	23.16	79	36.74	20.31	87	32.56	22.17	84	34.46	19.53	86	40.26	20.32	92
Loans to individuals	0.68	6.02	23	0.52	6.48	17	0.78	6.13	25	0.55	7.13	15	0.52	7.36	15
Credit card loans	0	0.50	22	0	0.71	45	0	0.65	47	0	0.81	45	0	1.02	44
Agricultural loans	0	0.33	22	0.06	0.31	47	0	0.32	24	0	0.37	29	0.02	0.46	40
Other loans and leases	56.58	8.05	96	51.01	9.38	94	55.72	9.09	96	52.50	9.85	95	47.40	9.66	94
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	49.11	382.51	3	62.54	401.07	8	61.23	381.27	8	65.04	391.26	10	63.19	379.80	9
Real estate loans secured by 1-4 family	39.26	124.29	15	47.71	138.65	17	48.55	125.03	20	48.59	138.18	16	47.17	137.84	16
Revolving	0.44	16.14	12	1.25	21.22	15	0.53	17.42	13	0.84	21.26	16	1.28	23.33	14
Closed-end	38.82	106.79	19	46.46	115.78	22	48.02	106.14	24	47.75	115.20	21	45.90	112.79	22
Commercial real estate loans	2.67	237.40	3	4.50	240.54	4	3.50	234.65	3	5.40	229.44	5	4.84	219.72	5
Construction and land development	0.76	35.26	4	2.02	35.93	9	1.04	35.62	6	2.31	34.95	10	2.67	35.36	11
1-4 family	0	6.84	3	0	6.92	5	0	6.34	5	0	6.61	6	0.01	7.04	13
Other	0.76	28.01	5	2.02	27.85	9	1.04	28.16	7	2.31	27.32	10	2.66	27.26	11
Multifamily	0.04	34.02	2	0.09	33.54	4	0.05	32.74	3	0.09	31.04	4	0.12	27.85	5
Nonfarm nonresidential	1.88	157.71	3	2.40	159.79	4	2.41	155.06	3	3.01	152.10	5	2.05	147.22	5
Owner-occupied	1.44	52.99	7	1.75	54.16	11	1.84	52.37	10	1.91	53.07	12	0.97	54.89	12
Other	0.44	102.29	3	0.65	103.49	4	0.57	100.54	3	1.10	97.41	5	1.08	91.80	5
Real estate loans secured by farmland	7.18	3.50	77	10.33	3.48	82	9.18	3.44	80	11.04	3.60	83	11.18	4.02	81
Loans to depository institutions and acceptances of other banks	0	0.18	32	0.31	0.38	79	0	0.28	31	0.55	0.44	81	0.64	0.54	83
Commercial and industrial loans	148.66	145.22	54	190.23	132.09	72	182.37	139.91	71	174.15	122.02	75	206.95	128.82	79
Loans to individuals	3.13	35.91	22	2.69	40.80	15	4.39	37.47	25	2.76	43.51	16	2.67	42.67	16
Credit card loans	0	2.59	22	0	3.94	46	0	3.30	47	0.01	4.34	45	0.01	5.31	44
Agricultural loans	0	1.94	22	0.30	1.90	45	0.01	1.88	24	0.02	2.18	29	0.12	2.72	38
Other loans and leases	261.81	47.52	96	264.14	54.71	98	312.03	49.54	96	265.34	52.44	97	243.66	51.79	98
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	0.27	27.81	3	0.53	27.16	5	0.30	27.32	4	0.69	26.45	5	0.75	24.79	6
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	1.24	185.94	2	2.75	188.67	4	1.66	183.76	3	3.50	178.57	4	3.87	167.93	5
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	2.67	243.39	3	4.50	248.20	4	3.50	240.85	3	5.40	236.10	4	4.84	225.98	5

BHC Name

City/State

# Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments	14.13	11.92	66	12.73	7.73	81	14.61	11.17	72	11.46	7.63	76	9.93	7.80	73
Liquid assets	58.84	27.16	94	45.18	22.73	88	53.19	26.22	89	46.10	22.44	88	44.44	22.72	87
Investment securities	47.28	18.78	99	34.99	16.91	97	41.18	17.85	99	39.11	16.99	97	40.86	17.27	97
Net loans and leases	33.21	60.99	8	47.22	64.23	12	38.55	61.58	10	46.03	63.77	15	49.21	63.98	15
Net loans, leases and standby letters of credit	35.34	61.79	7	51.07	65.22	14	41.12	62.48	10	49.89	64.84	15	53.11	65.07	16
Core deposits	79.83	73.69	69	75.10	64.18	79	81.04	70.67	85	78.12	63.09	88	78.34	62.13	90
Noncore funding	7.43	11.95	41	11.65	19.78	29	7.32	14.13	30	9.26	19.36	25	9.44	21.34	15
Time deposits of \$250K or more	0.02	1.96	2	0.06	2.95	4	0.04	2.11	4	0.04	2.94	6	0.03	2.89	5
Foreign deposits	7.38	0.34	95	7.41	0.43	95	7.26	0.36	95	8.89	0.43	95	8.30	0.47	94
Federal funds purchased and repos	0	1.22	11	0.50	1.77	35	0	1.47	10	0	1.94	9	0.56	1.97	37
Secured federal funds purchased	0	0	48	0	0	49	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	-0.20	0.60	13	-0.04	0.97	12	-0.20	0.54	14	-0.41	0.48	15	0.34	0.54	42
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0.03	1.11	32	3.68	3.69	54	0.02	1.24	23	0.03	3.01	9	0.55	3.67	21
Earning assets that reprice within 1 year	40.35	38.67	52	48.77	39.59	78	44.79	39.38	62	45.79	39.29	72	45.76	40.29	71
Interest-bearing liabilities that reprice within 1 year	5.05	7.73	41	5.12	10.23	18	5.01	8.20	37	6.48	10.19	24	6.07	10.01	31
Long-term debt that reprices within 1 year	0	0.28	30	0	0.79	26	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	35.31	29.49	62	43.65	27.26	87	39.78	29.11	74	39.31	26.63	84	39.69	27.38	78
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	-8.33	-0.51	26	-1.33	14.37	12	-9.15	3.20	13	-2.68	14.45	8	-0.57	16.62	8
Net short-term noncore funding dependence	-16.94	-6.88	17	-10.23	4.94	9	-17.58	-4.76	15	-13.63	3.38	11	-10.23	4.66	12
Short-term investment / Short-term noncore funding	2,784.91	246.74	97	289.37	77.70	93	2,412.07	184.19	98	4,179.87	77.77	99	839.64	66.46	98
Liquid assets - short-term noncore funding / Nonliquid assets	141.74	30.67	97	74.40	16.50	91	112.33	28.18	93	85.04	16.97	93	77.85	16.04	92
Net loans and leases / Total deposits	38.07	76.22	2	57.19	88.34	6	43.63	79.43	3	52.88	90.31	4	56.77	90.08	5
Net loans and leases / Core deposits	41.60	83.77	2	62.88	101.46	4	47.57	88.34	2	58.93	103.93	3	62.81	105	4
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.21	0.62	42	8.58	1.57	97	8.12	1.57	97	4.35	0.72	97	-5.72	-0.82	3
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-1.73	1.31	6	9.30	3.85	90	8.68	4.31	86	1.93	1.36	69	-1.38	-1.98	69
Structured notes appreciation (depreciation) / Tier 1 capital		0		-0.04				0.02			0			-0.05	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	61.16	12.84	94	51.71	12.92	91	34.72	11.38	85	49.59	12.67	92	66.47	16.19	98
Available-for-sale securities	38.61	85.49	5	48.18	85.17	8	64.69	87.23	13	50.20	85.40	7	33.43	81.88	1
U.S. Treasury securities	6.59	5.10	73	15.41	5.04	84	9.35	4.72	81	24.69	6.15	88	20.34	6.99	83
US agency securities (excluding mortgage-backed securities)	0.94	4.35	41	2.11	3.36	56	1.34	4.01	46	2.21	3.49	54	7.40	4.02	78
Municipal securities	6.77	9.71	53	8.23	8.69	59	7.61	9.83	55	6.40	7.75	56	6.76	9.16	52
Mortgage-backed securities	85.35	66.67	76	74.06	68.40	52	81.06	66.64	69	66.45	67.43	47	65.37	65.45	44
Asset-backed securities	0	1.97	25	0	1.67	24	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	0.11	3.05	32	0.08	2.67	34	0.05	3.01	28	0.03	2.94	27	0.02	2.79	25
Mutual funds and equity securities	0.24	0.36	62	0.10	0.35	46	0.59	0.35	74	0.21	0.40	55	0.10	0.42	44
Debt securities 1 year or less	0.18	9.29	2	2.32	10.98	15	0.19	10.55	3	7.92	11.86	51	11.35	11.91	61
Debt securities 1 to 5 years	6.14	16.09	32	33.04	17.72	79	8.06	17.03	38	30.78	17.94	76	40.07	19.18	83
Debt securities over 5 years	93.44	72.48	87	64.53	67.50	38	91.16	69.86	81	61.09	66.02	37	48.48	64.73	31
Pledged securities	6.66	33.48	11	12.24	36.65	17	9.68	35.67	19	11.44	30.57	23	15.42	33.30	25
Structured notes, fair value	0	0.05	42	0	0.04	41	0	0.02	42	0	0.03	42	0	0.04	41
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	110.69	156.41	47	11.08	53.90	34	107.30	183.32	45	44.49	26.69	70	12.66	6.77	61
Investment securities	156.44	31.91	94	20.28	9.51	80	71.17	23.62	89	19.81	11.75	75	-2.05	9.42	26
Core deposits	101.77	29.18	97	18.40	12	73	68.65	26.88	93	24.83	11.23	85	9.17	7.29	66
Noncore funding	21.08	-25.09	91	71.52	16.35	90	28.47	-12.18	91	22.79	6.59	79	22.90	10.67	74

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			28,975,133	21,874,057	16,734,357
Commit: Secured commercial real estate loans	158,633	179,688	127,915	73,004	119,996
Commit: Unsecured real estate loans	0	0	66	0	0
Credit card lines (reported semiannually, June/Dec)			1,554,934	1,271,266	962,222
Securities underwriting	0	0	0	0	0
Standby letters of credit	3,037,560	2,888,737	2,986,772	2,757,095	2,225,449
Commercial and similar letters of credit	11,403	8,919	4,172	6,284	11,298
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	124,814	70,275	156,684	70,762	104,640
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	124,814	70,275	156,684	70,762	104,640
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	11,254,470	759,253	1,094,291	6,294,684	1,232,688
Futures and forward foreign exchange	18,368,499	12,782,037	16,517,700	9,303,393	5,675,850
Written options contracts (foreign exchange)	65,990	227,181	104,019	159,694	94,314
Purchased options contracts (foreign exchange)	65,990	227,181	104,019	159,694	94,314
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	299,101	235,074	253,153	225,893	223,532
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)							24.97	22.01	68	30.64	23.52	76	29.35	24.05	70
Standby letters of credit	2.13	0.67	91	3.85	0.78	94	2.57	0.71	92	3.86	0.84	92	3.90	0.92	93
Commercial and similar letters of credit	0.01	0.02	58	0.01	0.02	60	0	0.02	51	0.01	0.02	59	0.02	0.02	64
Securities lent	0	0.11	41	0	0.16	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0.09	0.28	58	0.09	0.41	60	0.14	0.35	62	0.10	0.42	62	0.18	0.52	68
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0.09	0.17	73	0.09	0.23	73	0.14	0.25	73	0.10	0.30	73	0.18	0.52	76
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.16	34	0	0.38	34	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	21.11	42.67	55	18.97	54.47	45	15.57	48.62	40	22.61	68.47	54	12.84	65.81	39
Interest rate contracts	7.90	30.32	26	1.01	40.32	6	0.94	34.36	5	8.82	47.31	26	2.16	43.84	12
Interest rate futures and forward contracts	0	4.59	13	0	11.14	12	0	6.21	12	0	10.67	11	0	11.40	13
Written options contracts (interest rate)	0	2	9	0	2.54	10	0	2.18	9	0	2.47	10	0	2.16	10
Purchased options contracts (interest rate)	0	1.45	22	0	1.56	22	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps	7.90	20.33	35	1.01	23.70	11	0.94	20.83	10	8.82	28.86	30	2.16	26.74	17
Foreign exchange contracts	12.99	6.19	89	17.65	6.58	90	14.41	6.01	89	13.48	10.12	88	10.28	10.92	89
Futures and forward foreign exchange contracts	12.90	3.83	91	17.04	4.16	91	14.23	3.47	90	13.03	5.23	90	9.95	5.22	89
Written options contracts (foreign exchange)	0.05	0.03	85	0.30	0.05	89	0.09	0.03	83	0.22	0.05	88	0.17	0.14	86
Purchased options contracts (foreign exchange)	0.05	0.04	85	0.30	0.05	89	0.09	0.04	83	0.22	0.08	88	0.17	0.13	86
Foreign exchange rate swaps	0	0.71	39	0	0.85	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0.21	0.80	75	0.31	1.75	75	0.22	1.86	72	0.32	3.32	73	0.39	4.08	73
Commodity and other futures and forward contracts	0	0.06	43	0	0.13	41	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.27	38	0	0.51	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0.21	0.18	85	0.31	0.42	83	0.22	0.37	83	0.32	0.94	81	0.39	1.29	83
Commodity and other swaps	0	0.27	37	0	0.31	35	0	0.32	36	0	0.38	35	0	0.40	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)							77.78	42.82	82	73.14	45.53	80	65.32	44.93	78

BHC Name

City/State

## Derivative Instruments

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts	30,054,050	14,230,726	18,073,182	16,143,358	7,320,698
Interest rate contracts	11,254,470	759,253	1,094,291	6,294,684	1,232,688
Foreign exchange contracts	18,500,479	13,236,399	16,725,738	9,622,781	5,864,478
Equity, commodity, and other contracts	299,101	235,074	253,153	225,893	223,532
<b>Derivatives Position</b>					
Futures and forwards	18,368,499	12,782,037	16,517,700	9,303,393	5,675,850
Written options	65,990	227,181	104,019	159,694	94,314
Exchange-traded	0	0	0	0	0
Over-the-counter	65,990	227,181	104,019	159,694	94,314
Purchased options	365,091	462,255	357,172	385,587	317,846
Exchange-traded	0	0	0	0	0
Over-the-counter	365,091	462,255	357,172	385,587	317,846
Swaps	11,254,470	759,253	1,094,291	6,294,684	1,232,688
Held for trading	18,991,154	13,510,926	17,164,889	15,615,576	6,659,463
Interest rate contracts	1,254,470	759,253	1,094,291	6,294,684	1,232,688
Foreign exchange contracts	17,736,684	12,751,673	16,070,598	9,320,892	5,426,775
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	11,062,896	719,800	908,293	527,782	661,235
Interest rate contracts	10,000,000	0	0	0	0
Foreign exchange contracts	763,795	484,726	655,140	301,889	437,703
Equity, commodity, and other contracts	299,101	235,074	253,153	225,893	223,532
Derivative contracts (excluding futures and FX 14 days or less)	32,884,377	14,815,060	20,014,953	16,711,968	7,247,647
One year or less	19,752,439	12,440,720	17,130,995	9,578,193	4,438,322
Over 1 year to 5 years	10,768,883	1,793,524	1,955,159	5,985,715	2,349,820
Over 5 years	2,363,055	580,816	928,799	1,148,060	459,505
Gross negative fair value (absolute value)	271,062	226,932	236,778	137,760	97,763
Gross positive fair value	549,640	472,525	488,269	332,814	258,139
Held for trading	267,703	313,887	284,526	167,341	104,134
Non-traded	281,937	158,638	203,743	165,473	154,005
Current credit exposure on risk-based capital derivative contracts	305,306	319,815	284,831	167,341	108,901
Credit losses on derivative contracts	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer #	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	37.45	94.52	3	5.34	94.85	2	6.05	94.10	2	38.99	93.44	4	16.84	92.91	3
Foreign exchange contracts .....	61.56	3.16	96	93.01	3.08	97	92.54	3.49	97	59.61	3.20	95	80.11	3.39	97
Equity, commodity, and other contracts .....	1	1.04	78	1.65	1.10	76	1.40	1.17	77	1.40	1.64	74	3.05	1.93	76
<b>Futures and forwards .....</b>															
Written options .....	61.12	12.82	94	89.82	13.53	96	91.39	14.05	96	57.63	13.49	91	77.53	12.78	95
Exchange-traded .....	0.22	8.11	19	1.60	7.86	28	0.58	8.18	18	0.99	5.91	25	1.29	6.60	31
Over-the-counter .....	0	0.10	42	0	0.11	42	0	0.14	40	0	0.15	42	0	0.23	39
Purchased options .....	0.22	7.80	19	1.60	7.35	30	0.58	7.73	19	0.99	5.10	26	1.29	5.49	35
Exchange-traded .....	1.21	3.58	54	3.25	3.47	65	1.98	3.42	59	2.39	4.42	59	4.34	4.19	62
Over-the-counter .....	0	0.11	42	0	0.19	40	0	0.15	40	0	0.28	39	0	0.32	37
Swaps .....	1.21	3.15	57	3.25	2.77	69	1.98	2.86	63	2.39	3.35	62	4.34	3.20	67
<b>Held for trading .....</b>															
Interest rate contracts .....	37.45	69.64	18	5.34	69.06	9	6.05	68.76	10	38.99	69.75	17	16.84	70.34	11
Foreign exchange contracts .....	63.19	42.14	53	94.94	45.49	81	94.97	43.53	82	96.73	44.16	83	90.97	46.31	73
Equity, commodity, and other contracts .....	4.17	36.29	43	5.34	38.85	37	6.05	36.62	41	38.99	37.24	48	16.84	38.40	42
<b>Non-traded .....</b>															
Interest rate contracts .....	59.02	1.47	96	89.61	1.52	97	88.92	1.60	97	57.74	1.60	96	74.13	1.85	97
Foreign exchange contracts .....	0	0.51	40	0	0.72	37	0	0.68	38	0	0.83	36	0	1.14	35
Equity, commodity, and other contracts .....															
<b>Derivative contracts (excluding futures and forex 14 days or less) .....</b>															
One year or less .....	36.81	57.86	46	5.06	54.51	18	5.03	56.47	17	3.27	55.84	16	9.03	53.69	26
Over 1 year to 5 years .....	33.27	54.11	47	0	52.13	3	0	53.82	3	0	52.22	2	0	50.60	2
Over 5 years .....	2.54	0.45	89	3.41	0.31	91	3.62	0.46	91	1.87	0.34	90	5.98	0.57	93
Gross negative fair value (absolute value) .....	1	0.12	90	1.65	0.08	94	1.40	0.10	92	1.40	0.13	91	3.05	0.16	94
Gross positive fair value .....	109.42	90.92	93	104.11	91.11	89	110.74	91.48	90	103.52	93.86	87	99	94.47	63
One year or less .....	65.72	26.80	87	87.42	31.34	89	94.79	32.05	90	59.33	32.17	74	60.63	32.51	76
Over 1 year to 5 years .....	35.83	28.69	62	12.60	27.94	30	10.82	27.06	24	37.08	30.45	60	32.10	31.16	52
Over 5 years .....	7.86	30.03	22	4.08	31.18	17	5.14	29.56	17	7.11	28.09	21	6.28	28.71	23
Gross negative fair value (absolute value) .....	0.90	1.21	43	1.59	1.98	55	1.31	1.55	53	0.85	0.83	53	1.34	0.72	93
Gross positive fair value .....	1.83	1.70	53	3.32	2.69	59	2.70	2.23	64	2.06	1.19	84	3.53	0.85	97
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.03	0.05	57	0.03	0.11	46	0.03	0.07	50	0.02	0.06	62	0.02	0.06	55
Gross positive fair value (X) .....	0.06	0.07	60	0.07	0.13	49	0.06	0.09	54	0.05	0.07	69	0.05	0.06	77
Held for trading (X) .....	0.03	0.05	56	0.05	0.10	52	0.04	0.07	50	0.03	0.06	61	0.02	0.05	69
Non-traded (X) .....	0.03	0.01	76	0.02	0.02	68	0.03	0.02	77	0.03	0.01	84	0.03	0.01	92
Current credit exposure (X) .....	0.03	0.05	51	0.05	0.09	45	0.04	0.06	46	0.03	0.05	50	0.02	0.04	65
Credit losses on derivative contracts .....	0	0	47	0	0	45	0	0	43	0	0	45	0	0	47
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	46	0	0	47	0	0	46	0	0	47	0	0	47
90+ days past due .....	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.43	0.61	53	0.66	1.16	48	0.44	0.85	45	0.36	0.73	54	0.28	0.53	72

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance	447,765	304,924	304,924	280,903	255,024
Gross losses	95,005	36,897	102,905	92,602	67,917
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	4,853	7,756	29,018	21,037	11,443
Net losses	90,152	29,141	73,887	71,565	56,474
Provision for loan and lease losses	34,026	248,902	189,226	94,183	84,291
Adjustments	112	24,278	27,502	1,403	-1,938
Ending balance	391,751	548,963	447,765	304,924	280,903
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	0.11	-0.11	85	1.38	0.87	78	0.22	0.51	16	0.15	0.15	61	0.15	0.14	64
Provision for loan and lease losses / Average loans and leases	0.29	-0.20	91	2.96	1.41	85	0.51	0.82	27	0.31	0.24	70	0.33	0.24	77
Provision for loan and lease losses / Net loan and lease losses	37.74	-168.35	68	854.13	730.69	72	256.10	487.86	34	131.60	130.58	64	149.26	134.68	68
Allowance for loan and lease losses / Total loans and leases not held for sale	0.82	1.49	12	1.53	1.32	72	0.99	1.58	14	0.92	0.83	60	0.99	0.90	65
Allowance for loan and lease losses / Total loans and leases	0.82	1.47	13	1.53	1.30	72	0.99	1.55	16	0.92	0.81	61	0.99	0.89	67
Allowance for loan and lease losses / Net loans and leases losses (X)	1.09	18.09	0	4.71	10.10	40	6.06	11.58	43	4.26	8.03	47	4.97	7.54	53
Allowance for loan and lease losses / Nonaccrual assets	434.09	291.29	80	1,064.42	310.68	91	429.54	299.17	78	297	218.72	78	298.38	214.03	76
ALLL / 90+ days past due + nonaccrual loans and leases	413.51	246.27	83	971.77	221.69	97	429.54	244.34	85	295.95	151.73	86	292.28	160.51	85
Gross loan and lease losses / Average loans and leases	0.82	0.24	93	0.44	0.34	71	0.28	0.34	52	0.31	0.28	66	0.27	0.30	58
Recoveries / Average loans and leases	0.04	0.08	35	0.09	0.07	67	0.08	0.07	66	0.07	0.08	54	0.04	0.09	31
Net losses / Average loans and leases	0.78	0.16	94	0.35	0.27	69	0.20	0.27	48	0.24	0.21	65	0.22	0.22	65
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	46	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	4.72	7.39	34	8.38	8.09	66	31.34	33.98	54	30.97	36.22	52	17.17	41.30	11
Earnings coverage of net loan and lease losses (X)	8.69	25.70	34	14.82	17.23	63	26.14	22.91	68	23.82	24.40	65	25.63	21.75	70

**Net Loan and Lease Losses By Type**

Real estate loans	0	0.03	40	0.05	0.01	86	0.01	0.04	37	0.02	0.01	68	0	0.02	40
Real estate loans secured by 1-4 family	0	-0.01	58	0.07	0.01	82	0.01	0.01	64	0.03	0.01	76	0	0.01	35
Revolving	0	-0.03	61	1.93	0	99	0.99	0.01	96	1.72	0.02	96	0	0.03	37
Closed-end	0	-0.01	63	0.02	0.01	70	0	0	57	0	0	56	0	0.01	44
Commercial real estate loans	0	0.05	43	0	0.01	47	0	0.07	17	0	0.01	38	0	0.01	47
Construction and land development	0	0	57	0	-0.01	68	0	0	59	0	-0.01	60	0	-0.03	70
1-4 family	0	0	58	0	0	60	0	0	59	0	0	55	0	-0.01	63
Other	0	0	57	0	-0.01	65	0	0	57	0	-0.01	61	0	-0.02	68
Multifamily	0	0	54	0	0	61	0	0	58	0	0	56	0	0	58
Nonfarm nonresidential	0	0.07	38	0	0.02	41	0	0.11	14	0	0.02	38	0	0.02	35
Owner-occupied	0	0.01	50	0	0.01	43	0	0.02	26	0	0.01	45	0	0.01	34
Other	0	0.06	41	0	0.01	54	0	0.08	24	0	0.01	40	0	0.01	44
Real estate loans secured by farmland	0	0	57	0	0.01	51	0	0.02	46	0	0.01	48	0	0	50
Commercial and industrial loans	0.27	0.20	66	0.86	0.48	79	0.50	0.47	61	0.61	0.37	79	0.49	0.31	73
Loans to individuals		1.06			1.43		0.27	1.13	17		1.17			1.16	
Credit card loans		2.41		0	3.52	10	-15	2.92	2	3.58	3.11	59	-5.16	2.92	4
Agricultural loans	0	0.02	50	0	0.11	43	0	0.19	35	0	0.08	37	0	0.15	38
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	1.19	0.09	95	0	0.15	47	0	0.15	10	0.01	0.15	37	0.01	0.14	42

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	36,515	241,124	51,882	77,771	138,032
90+ days past due loans and leases	4,492	4,917	0	365	1,964
Nonaccrual loans and leases	90,247	51,574	104,244	102,668	94,143
Total past due and nonaccrual loans and leases	131,254	297,615	156,126	180,804	234,139
<b>Restructured</b>					
Restructured 30-89 days past due	0	4,863	0	3,870	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	71,153	18,422	56,529	76,991	52,056
Total restructured loans and leases	71,153	23,285	56,529	80,861	52,056
<b>Loans Held for Sale</b>					
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	1,634	15,211	2,886	28,120	31,639
Other real estate owned	1,179	0	1,179	0	0
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.08	0.33	11	0.67	0.52	72	0.11	0.39	13	0.23	0.43	27	0.49	0.44	63
90+ days past due loans and leases	0.01	0.11	33	0.01	0.12	36	0	0.12	9	0	0.15	18	0.01	0.17	23
Nonaccrual loans and leases	0.19	0.65	9	0.14	0.57	9	0.23	0.66	10	0.31	0.51	30	0.33	0.54	25
90+ days past due and nonaccrual loans and leases	0.20	0.82	5	0.16	0.75	6	0.23	0.85	7	0.31	0.71	17	0.34	0.75	16
<b>Restructured</b>															
30-89 days past due restructured	0	0.01	20	0.01	0.01	64	0	0.01	16	0.01	0.01	64	0	0.02	12
90+ days past due restructured	0	0	30	0	0.01	29	0	0.01	29	0	0.01	29	0	0.01	26
Nonaccrual restructured	0.15	0.13	63	0.05	0.14	31	0.13	0.13	57	0.23	0.14	74	0.18	0.16	62
30-89 days past due loans held for sale	0	0	41	0	0	40	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	39	0	0	39	0	0.01	38	0	0	40	0	0	38
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.08	0.33	11	0.67	0.52	72	0.11	0.40	13	0.23	0.43	27	0.49	0.44	63
90+ days past due assets	0.01	0.11	32	0.01	0.12	33	0	0.12	8	0	0.15	15	0.01	0.18	21
Nonaccrual assets	0.19	0.66	9	0.14	0.58	9	0.23	0.67	10	0.31	0.53	30	0.33	0.57	25
30+ days past due and nonaccrual assets	0.28	1.18	3	0.83	1.32	26	0.35	1.29	4	0.55	1.19	13	0.83	1.26	31
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.07	0.50	2	0.08	0.48	6	0.09	0.52	6	0.14	0.44	14	0.17	0.48	12
90+ days past due and nonaccrual assets + other real estate owned	0.07	0.53	2	0.08	0.51	5	0.09	0.55	5	0.14	0.48	12	0.17	0.52	11
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.07	0.58	2	0.10	0.57	6	0.09	0.60	4	0.19	0.53	15	0.22	0.60	13
Allowance for loan and lease losses	23.75	69.27	8	13.05	74.58	4	24.19	66.66	10	44.16	115.41	11	44.78	118.28	12
Equity capital + allowance for loan and lease losses	0.90	5.03	3	0.94	4.68	8	1.25	4.97	8	1.99	4.28	21	2.33	4.79	22
Tier 1 capital + allowance for loan and lease losses	0.90	5.96	2	1.02	5.89	5	1.33	6.05	5	2.05	5.65	17	2.28	6.16	14
Loans and leases + other real estate owned	0.20	0.97	4	0.20	0.91	6	0.24	0.97	6	0.41	0.85	17	0.44	0.96	18

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

### Past Due and Nonaccrual Loans and Leases

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due .....	0.04	0.31	8	0.30	0.48	27	0.17	0.39	26	0.15	0.38	20	0.15	0.42	17
90+ days past due .....	0	0.13	15	0.04	0.12	58	0	0.16	14	0.01	0.16	37	0.04	0.22	48
Nonaccrual .....	0.13	0.76	8	0.11	0.54	13	0.14	0.76	10	0.13	0.46	13	0.11	0.57	10
Commercial and industrial															
30–89 days past due .....	0.22	0.22	64	0.47	0.36	71	0.11	0.23	38	0.55	0.31	79	0.67	0.30	85
90+ days past due .....	0	0.02	48	0.02	0.03	67	0	0.03	16	0	0.05	14	0	0.05	35
Nonaccrual .....	0.53	0.69	48	0.35	0.90	22	0.66	0.75	50	0.85	0.83	59	0.79	0.76	58
Individuals															
30–89 days past due .....	0	0.53	5	0	0.84	5	0	0.83	4	0	0.83	5	0	0.84	5
90+ days past due .....	0	0.11	20	0	0.15	19	0	0.14	19	0	0.17	16	0	0.16	15
Nonaccrual .....	0	0.22	10	0	0.19	9	0	0.28	9	0	0.17	11	0	0.23	8
Depository institution loans															
30–89 days past due .....		0.01		0	0.01	46		0		0	0	47	0	0	47
90+ days past due .....		0		0	0	48		0		0	0	49	0	0	47
Nonaccrual .....		0		0	0	48		0		0	0	48	0	0	48
Agricultural															
30–89 days past due .....	0	0.17	31	0	0.35	28	0	0.17	28	0	0.24	26	0	0.17	27
90+ days past due .....	0	0	44	0	0.02	40	0	0	44	0	0	42	0	0	43
Nonaccrual .....	0	0.44	25	0	0.76	25	0	0.49	24	0	0.67	22	0	0.75	23
Foreign governments															
30–89 days past due .....		0.03			10.34			0			0.07			0.01	
90+ days past due .....		0			0			0			0			0	
Nonaccrual .....		0.04			0.05			0.09			0.03			0.06	
Other loans and leases															
30–89 days past due .....	0	0.13	32	0.90	0.26	86	0.11	0.18	58	0.05	0.20	44	0.42	0.17	81
90+ days past due .....	0.02	0.01	81	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
Nonaccrual .....	0.01	0.15	45	0	0.13	16	0	0.15	38	0	0.13	15	0	0.14	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Loans and Leases—Continued

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>Memoranda</b>																
1-4 family	30-89 days past due	0.05	0.47	6	0.22	0.73	9	0.21	0.65	18	0.20	0.67	11	0.21	0.71	14
	90+ days past due	0	0.28	18	0.05	0.24	59	0	0.33	16	0.01	0.31	38	0.06	0.46	44
	Nonaccrual	0.14	0.88	9	0.15	0.79	9	0.16	0.89	12	0.17	0.73	13	0.15	0.86	10
Revolving	30-89 days past due	0	0.31	12	0	0.50	5	4.95	0.48	97	0	0.45	5	0	0.50	5
	90+ days past due	0	0.03	32	0	0.03	31	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual	1.57	1.31	75	2.40	1.07	82	1.68	1.13	77	4.59	1	93	1.14	1.17	73
Closed-end	30-89 days past due	0.05	0.48	6	0.23	0.76	13	0.16	0.65	9	0.20	0.70	12	0.21	0.75	15
	90+ days past due	0	0.31	20	0.05	0.27	62	0	0.38	17	0.01	0.35	42	0.06	0.53	47
	Nonaccrual	0.12	0.85	8	0.09	0.77	7	0.14	0.87	12	0.09	0.70	9	0.12	0.84	9
Junior lien	30-89 days past due	0	0.01	9	0	0.02	6	0	0.02	10	0	0.02	9	0	0.03	9
	90+ days past due	0	0	35	0	0	32	0	0	32	0	0	29	0	0	24
	Nonaccrual	0	0.05	6	0	0.05	7	0	0.04	6	0	0.04	8	0	0.06	6
Commercial real estate	30-89 days past due	0	0.22	3	0.32	0.28	65	0	0.26	4	0	0.18	4	0	0.17	5
	90+ days past due	0	0.02	24	0	0.01	23	0	0.02	23	0	0.03	19	0	0.03	20
	Nonaccrual	0.36	0.62	38	0	0.32	4	0.35	0.62	39	0	0.23	5	0	0.28	4
Construction and development	30-89 days past due	0	0.22	15	0	0.32	12	0	0.28	11	0	0.28	12	0	0.21	10
	90+ days past due	0	0.01	35	0	0.01	32	0	0.01	35	0	0.02	33	0	0.02	31
	Nonaccrual	0	0.50	11	0	0.24	11	0	0.41	11	0	0.20	12	0	0.19	12
1-4 family	30-89 days past due	0	0.03	30	0	0.06	24	0	0.03	28	0	0.06	25	0	0.06	25
	90+ days past due	0	0	44	0	0	41	0	0	42	0	0	41	0	0	43
	Nonaccrual	0	0.02	29	0	0.03	30	0	0.03	27	0	0.02	30	0	0.02	28
Other	30-89 days past due	0	0.16	17	0	0.24	15	0	0.22	13	0	0.20	15	0	0.13	14
	90+ days past due	0	0	38	0	0.01	36	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.43	11	0	0.18	13	0	0.35	12	0	0.17	14	0	0.15	15
Multifamily	30-89 days past due	0	0.08	27	0	0.10	22	0	0.09	22	0	0.08	19	0	0.10	18
	90+ days past due	0	0	45	0	0	45	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.13	19	0	0.06	19	0	0.11	20	0	0.05	21	0	0.08	23
Nonfarm non-residential	30-89 days past due	0	0.20	5	0.60	0.27	85	0	0.23	6	0	0.14	5	0	0.17	6
	90+ days past due	0	0.02	27	0	0.02	27	0	0.02	26	0	0.03	22	0	0.03	21
	Nonaccrual	0.52	0.78	47	0	0.37	5	0.51	0.80	45	0	0.28	5	0	0.30	5
Owner Occupied	30-89 days past due	0	0.06	10	0.60	0.11	97	0	0.07	8	0	0.07	8	0	0.09	6
	90+ days past due	0	0	33	0	0.01	33	0	0	33	0	0.01	26	0	0.01	25
	Nonaccrual	0.52	0.32	80	0	0.20	6	0.51	0.27	81	0	0.16	7	0	0.17	6
Other	30-89 days past due	0	0.12	8	0	0.14	7	0	0.14	11	0	0.07	9	0	0.07	8
	90+ days past due	0	0.01	34	0	0.01	35	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0	0.40	5	0	0.16	7	0	0.44	5	0	0.10	9	0	0.13	7
Farmland	30-89 days past due	0	0.13	30	0.67	0.32	75	0	0.11	30	0.03	0.23	52	0	0.25	23
	90+ days past due	0	0.01	45	0	0.01	42	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0	1.14	20	0	1.10	19	0	1.13	19	0	0.84	19	0	1.23	19
Credit card	30-89 days past due		0.75		0	1.31	6	0	0.95	7	0	1.19	6	0	1.22	6
	90+ days past due		0.56		0	0.83	14	0	0.63	13	0	0.78	12	0	0.73	11
	Nonaccrual		0.10		0	0.09	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

# Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	2,590,629	1,489,292	1,585,296	1,470,123	1,378,491
Retained earnings	6,258,155	4,701,038	5,743,769	4,575,601	3,791,838
Accumulated other comprehensive income (AOCI)	20,960	592,534	622,517	84,445	-54,120
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	8,869,744	6,782,864	7,951,582	6,130,169	5,116,209
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	199,325	185,895	202,165	187,240	0
Accumulated other comprehensive income-related adjustments	9,884	599,838	611,411	85,185	-51,061
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	8,660,535	5,997,131	7,138,006	5,857,744	5,167,270
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	8,660,535	5,997,131	7,138,006	5,857,744	5,167,270
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	1,079,333	340,138	340,138	340,138	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	225,886	148,472	213,791	59,560	64,206
Additional tier 1 capital before deductions	1,305,219	488,610	553,929	399,698	64,206
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	1,305,219	488,610	553,929	399,698	64,206
<b>Tier 1 Capital</b>	9,965,754	6,485,741	7,691,935	6,257,442	5,231,476
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	429,988	532,191	483,494	372,580	336,086
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	429,988	532,191	483,494	372,580	336,086
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	429,988	532,191	483,494	372,580	336,086
Exited advanced approach tier 2 capital					
Total capital	10,395,742	7,017,932	8,175,429	6,630,022	5,567,562
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	124,655,463	72,245,434	103,417,060	69,265,893	57,714,791
Less: Deductions from common equity tier 1 capital	199,325	185,895	202,165	187,240	0
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	124,456,138	72,059,539	103,214,895	69,078,653	57,714,791
Total risk-weighted assets	71,125,723	48,578,474	64,680,666	46,577,485	38,527,853
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	12.18	12.54	51	12.35	11.59	72	11.04	12.35	32	12.58	12.11	66	13.41	12.09	78
Common equity tier 1 capital, column B	0	0.28	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	14.01	13.31	67	13.35	12.25	75	11.89	13.08	31	13.43	12.78	69	13.58	12.85	73
Tier 1 capital, column B	0	0.32	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	14.62	15.37	42	14.45	14.01	69	12.64	15.23	10	14.23	14.36	58	14.45	14.45	63
Total capital, column B	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	8.01	9.15	18	9	9.43	40	7.45	9.13	7	9.06	9.76	34	9.06	9.71	31
Supplementary leverage ratio, advanced approaches HCs		7.94			7.28			8.72			7.41			7.31	

BHC Name

City/State

### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	0	0	0	0		
Other insurance activities income	0	0	0	0	0		
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	0	0	0	0	0		

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0.01	38	0	0	39	0	0.01	37	0	0.01	36
Insurance underwriting assets (P/C) / Total insurance underwriting assets		54.39			56.62			53.67			51.47			56.12	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		45.61			43.38			46.33			48.53			43.88	
Separate account assets (L/H) / Total life assets		12.21			10.89			11.24			7.26			8.53	
<hr/>															
Insurance activities revenue / Adjusted operating income	0	0.38	11	0	0.40	14	0	0.41	11	0	0.47	11	0	0.47	10
Premium income / Insurance activities revenue		2.23			2.84			2.84			7.32			4.86	
Credit related premium income / Total premium income		33.33			45.10			38.23			34.91			44.54	
Other premium income / Total premium income		66.67			54.90			61.77			65.09			55.46	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.05	44	0	0.03	44	0	0.08	39	0	0.08	42
Insurance net income (P/C) / Equity (P/C)		22.15			9.66			15.59			19.86			15.64	
Insurance net income (L/H) / Equity (L/H)		3.56			-116.81			3.62			5.13			1.99	
Insurance benefits, losses, expenses / Insurance premiums		1,367.96			1,046.57			447.82			233.61			160.49	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0.15			0.17	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15			2.31	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0	11	2	0	11.59	3	0	11.03	3	0	11.51	3	0	10.22	5
<hr/>															
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000)		234,022			0			193,480			0			0	
Net assets of broker-dealer subsidiaries / Consolidated assets	0.16	0.50	86	0	0.78	36	0.17	0.75	84	0	1.39	34	0	1.79	34

BHC Name

City/State

## Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases	5,891,140	4,234,409	5,601,311	3,790,958	2,781,565
Real estate loans	19,584	21,624	20,320	18,907	6,932
Commercial and industrial loans	1,856,455	1,712,039	1,677,857	1,573,612	1,675,706
Loans to depository institutions and other banks acceptances	0	21,526	0	36,130	35,201
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	1	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	4,015,101	2,479,220	3,903,133	2,162,309	1,063,726
Lease financing receivables	0	0	0	0	0
Debt securities	23,450	22,153	24,492	9,039	5,811
Interest-bearing bank balances	1,861,233	773,677	1,646,458	823,852	675,932
Total selected foreign assets	7,775,823	5,030,239	7,272,261	4,623,849	3,463,308
Total foreign deposits	10,513,246	5,558,624	8,425,853	6,348,604	4,735,285
Interest-bearing deposits	7,144,107	3,791,094	5,761,267	4,593,848	3,436,435
Non-interest-bearing deposits	3,369,139	1,767,530	2,664,586	1,754,756	1,298,850

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Yield: Foreign loans	2.99	0.69	86	3.20	0.99	82	3.11	0.87	82	3.58	1.25	80	3.24	1.17	79
Cost: Interest-bearing deposits	0.05	0.13	48	0.42	0.79	25	0.14	0.42	21	0.68	1.19	26	0.05	0.97	9

### Net Losses as a Percent of Foreign Loans by Type

	BHC	Peer # 1	Pct												
Real estate loans		0.37			4.10			5.18			27.03			27.29	
Commercial and industrial loans	0.04	1.94	18	0.75	0.37	83	0.10	0.64	27	0.15	0.29	45	0.45	1.53	52
Foreign governments and institutions		0			0			0			0			0	

### Growth Rates

	BHC	Peer # 1	Pct												
Net loans and leases	39.13	-6.17	87	49	12.26	84	47.75	-2.40	91	36.29	22.48	82	24.37	7.24	73
Total selected assets	54.58	-2.56	92	38.90	7.32	84	57.28	2.04	91	33.51	12.40	82	25.24	3.24	79
Deposits	89.13	2.95	96	14.41	13.75	60	32.72	3.46	83	34.07	10.36	83	42.42	5	83

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities .....	0	0	0	0	0		
1–4 family residential loans .....	0	0	0	0	0		
Home equity lines .....	0	0	0	0	0		
Credit card receivables .....	0	0	0	0	0		
Auto loans .....	0	0	0	0	0		
Commercial and industrial loans .....	0	0	0	0	0		
All other loans and leases .....	0	0	0	0	0		
Retained credit exposure .....	0	0	0	0	0		
1–4 family residential loans .....	0	0	0	0	0		
Home equity lines .....	0	0	0	0	0		
Credit card receivables .....	0	0	0	0	0		
Auto loans .....	0	0	0	0	0		
Commercial and industrial loans .....	0	0	0	0	0		
All other loans and leases .....	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance) .....	0	0	0	0	0		
Seller's interest carried as securities and loans .....	0	0	0	0	0		
Home equity lines .....	0	0	0	0	0		
Credit card receivables .....	0	0	0	0	0		
Commercial and industrial loans .....	0	0	0	0	0		
Asset-backed commercial paper conduits .....	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures ..	0	0	0	0	0		
Liquidity commitments provided to conduit structures .....	0	0	0	0	0		

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Activity as a Percent of Total Assets</b>					
Securitization activities .....	0	0	0	0	0
1–4 family residential loans .....	0	0	0	0	0
Home equity lines .....	0	0	0	0	0
Credit card receivables .....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commercial and Industrial loans .....	0	0	0	0	0
All other loans and leases .....	0	0	0	0	0
Asset-backed commercial paper conduits .....	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures ..	0	0	0	0	0
Liquidity commitments provided to conduit structures .....	0	0	0	0	0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					

BHC Name

City/State

### Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0	0	0	0	0

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	0	0	0	0	0		
<b>90+ Days Past Due Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
<b>Net Losses on Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

BHC Name \_\_\_\_\_

City/State \_\_\_\_\_

### Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets</b> .....					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b> .....					

BHC Name \_\_\_\_\_

City/State \_\_\_\_\_

# Parent Company Income Statement

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	0	50,000	50,000	733,000	140,000	-100.00	
Dividends .....	0	50,000	50,000	733,000	140,000	-100.00	
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	12,804	6,550	32,390	27,265	21,659	95.48	202.77
Dividends .....	0	0	0	0	0		
Interest .....	19	382	1,414	1,683	0	-95.03	72.73
Management and service fees .....	12,785	6,168	30,976	25,582	21,659	107.28	203.11
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....							
Dividends .....							
Interest .....							
Management and service fees .....							
Other income .....							
Total income from subsidiaries .....	12,804	56,550	82,390	760,265	161,659	-77.36	202.77
Securities gains (losses) .....	0	9,343	58,507	57,335	19,729	-100.00	-100.00
Other operating income .....	243,175	2,403	272,208	121,995	93,224	10019.64	4023.71
Total operating income .....	255,979	68,296	413,105	939,595	274,612	274.81	2374.18
<b>Operating Expenses</b>							
Personnel expenses .....	10,083	7,444	35,804	31,199	26,048	35.45	117.73
Interest expense .....	8,728	3,152	21,795	31,543	32,036	176.90	9.94
Other expenses .....	35,268	16,292	85,058	63,514	44,926	116.47	388.88
Provision for loan and lease losses .....	357	208	-230	121	0		17750.00
Total operating expenses .....	54,436	27,096	142,427	126,377	103,010	100.90	175.12
Income (loss) before taxes .....	288,757	34,241	357,005	816,086	169,515	743.31	
Applicable income taxes (credit) .....	92,722	-3,943	145,790	40,219	14,383		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	196,035	38,184	211,215	775,867	155,132	413.40	
Equity in undistributed income of subsidiaries .....	340,779	97,438	997,153	360,989	818,708	249.74	284.76
Bank subsidiaries .....	283,141	99,131	776,243	303,618	793,641	185.62	229.64
Nonbank subsidiaries .....	57,638	-1,693	220,910	57,371	25,067		2054.69
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	536,814	135,622	1,208,368	1,136,856	973,840	295.82	578.02
<b>Memoranda</b>							
Bank net income .....	283,141	149,131	826,243	1,036,618	933,641	89.86	229.64
Nonbank net income .....	57,638	-1,693	220,910	57,371	25,067		2054.69
Subsidiary holding companys' net income .....	0	0	0	0	0		

BHC Name

City/State

## Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries .....	8,770,897	75.06	5,619,245	73.91	7,070,896	74.95	5,037,941	4,557,287	56.09	170.12
Common and preferred stock .....	8,765,837	75.01	5,617,402	73.89	7,068,964	74.93	5,034,095	4,554,813	56.05	170.01
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	5,060	0.04	1,843	0.02	1,932	0.02	3,846	2,474	174.55	974.31
Investment in nonbank subsidiaries .....	725,581	6.21	460,549	6.06	667,485	7.08	447,859	117,303	57.55	539.22
Common and preferred stock .....	722,576	6.18	435,420	5.73	666,997	7.07	432,073	116,968	65.95	550.69
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	2,831	0.02	15,011	0.20	395	0	15,246	0	-81.14	16.55
Other receivables .....	174	0	10,118	0.13	93	0	540	335	-98.28	411.76
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases .....	287	0	0	0	287	0	0	0		-96.14
Securities .....	262,270	2.24	93,392	1.23	323,064	3.42	149,451	222,715	180.83	1061.46
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	1,045,315	8.95	824,375	10.84	670,738	7.11	800,926	553,049	26.80	185.10
Cash and due from unrelated depository institution .....	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment .....	121,148	1.04	107,684	1.42	126,136	1.34	94,667	20,281	12.50	1078.48
Intangible assets .....	8,245	0.07	-13,089	-0.17	9,173	0.10	-13,089	0		
Other assets .....	752,105	6.44	510,500	6.71	566,156	6	525,015	469,352	47.33	56.63
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0		
Total assets .....	11,685,848	100.00	7,602,656	100.00	9,433,935	100.00	7,042,770	5,939,987	53.71	175.11
<b>Liabilities and Capital</b>										
Deposits .....	0	0	0	0	0	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	0	0	0	0	0	0	406	0		
Borrowings with maturity over 1 year .....	0	0	0	0	0	0	87,594	0		
Subordinated notes and debentures .....	1,338,183	11.45	348,076	4.58	843,628	8.94	347,987	696,465	284.45	92.85
Other liabilities .....	446,437	3.82	216,745	2.85	365,122	3.87	133,165	110,290	105.97	344.75
Balance due to subsidiaries and related institutions .....	6,336	0.05	3,086	0.04	5,485	0.06	3,311	17,023	105.31	-91.24
Total liabilities .....	1,790,956	15.33	567,907	7.47	1,214,235	12.87	572,463	823,778	215.36	106.66
Equity Capital .....	9,894,892	84.67	7,034,749	92.53	8,219,700	87.13	6,470,307	5,116,209	40.66	192.66
Perpetual preferred stock (income surplus) .....	1,079,333	9.24	340,138	4.47	340,138	3.61	340,138	0	217.32	
Common stock .....	54	0	52	0	52	0	52	53	3.85	3.85
Common surplus .....	2,590,576	22.17	1,489,240	19.59	1,585,244	16.80	1,470,070	1,378,438	73.95	117.19
Retained earnings .....	6,203,969	53.09	4,612,785	60.67	5,671,749	60.12	4,575,601	3,791,838	34.50	199.30
Accumulated other comprehensive income .....	20,960	0.18	592,534	7.79	622,517	6.60	84,446	-54,120	-96.46	-81.84
Other equity capital components .....	0	0	0	0	0	0	0	0		
Total liabilities and equity capital .....	11,685,848	100.00	7,602,656	100.00	9,433,935	100.00	7,042,770	5,939,987	53.71	175.11
<b>Memoranda</b>										
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....	0	0	0	0	0	0	0	0		-100.00
Notes payable to subsidiaries that issued TPS .....	0	0	0	0	0	0	0	0		-100.00
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0		

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital	24.40	12.54	95	7.92	3.93	75	16.29	7.29	95	19.98	9.68	96	20.58	10.40	98
Bank net income / Average equity investment in banks	14.30	12.55	66	11.20	4.73	86	13.94	7.45	89	21.47	10.51	94	22.72	11.19	96
Nonbank net income / Average equity investment in nonbanks	33.18	12.53	84	-1.56	5.73	17	42.31	9.75	92	15.85	7.89	74	24.94	7.10	92
Subsidiary HCs net income / Average equity investment in sub HCs		11.69			3.62			7.01			8.55			8.78	
Bank net income / Parent net income	52.74	95.97	12	109.96	95.67	59	68.38	88.16	15	91.18	82.22	27	95.87	82.56	26
Nonbank net income / Parent net income	10.74	2.83	85		5.47		18.28	3.59	89	5.05	5.93	72	2.57	3.78	71
Subsidiary holding companies' net income / Parent net income		65.70			89.02			68.34			74			72.48	
<b>Leverage</b>															
Total liabilities / Equity capital	18.10	17.74	71	8.07	19.50	36	14.77	20.06	55	8.85	20.43	38	16.10	20.88	59
Total debt / Equity capital	13.52	11.90	68	4.95	13.54	41	10.26	14.41	55	6.74	14.31	50	13.61	14.69	65
Total debt + notes payable to subs that issued TPS / Equity capital	13.52	14.30	57	4.95	15.86	26	10.26	16.67	44	6.74	16.36	34	13.61	17.10	57
Total debt + Loans guaranteed for affiliate / Equity capital	13.52	12.02	67	4.95	13.93	41	10.26	14.68	55	6.74	14.56	50	13.61	15.14	63
Total debt / Equity capital – excess over fair value	13.52	12	68	4.95	13.68	41	10.26	14.52	55	6.74	14.51	50	13.61	14.81	65
Long-term debt / Equity capital	13.52	11.33	69	4.95	12.46	42	10.26	13.56	55	6.73	13.04	53	13.61	13.37	68
Short-term debt / Equity capital	0	0.52	41	0	0.88	36	0	0.77	38	0.01	1.02	73	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.04	41	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.10	40	0	0.10	38	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	100	35.48	98	100	27.67	98	100	34.67	98	76.96	28.44	91	100	28.63	98
<b>Double Leverage</b>															
Equity investment in subs / Equity capital	95.89	102.85	12	86.04	103.91	2	94.11	102.81	10	84.48	103.22	2	91.31	103.10	7
Total investment in subs / Equity capital	95.97	108.21	8	86.43	111.18	0	94.14	110.16	4	84.78	111.07	0	91.37	112.48	3
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X)	-0.19	0.22	21	-1.81	1.22	3	-0.40	0.47	17	-0.88	0.36	7	-0.46	0.35	12
Equity investment in subs – equity cap / Net income-div (X)		0.74			2.81			1.82			1.22			1.22	
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends	281.90	111.20	93	244.16	154.20	76	172.50	136.59	73	717.28	177.68	97	258.63	162.34	87
Cash from ops + noncash items + op expense / Op expense + dividend	115.42	98.58	59	220.64	176.81	67	140.91	147.24	57	711.51	190.27	97	309.12	174.91	89
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	739.88	85.35	96	184	90.08	82	23.40	134.08	5	152.60	116.34	77	198.93	103.19	93
Pretax operating income + interest expense / Interest expense	3,408.40	1,142.88	88	1,186.33	2,355.68	53	1,738.01	2,016.32	70	2,687.22	1,968.54	78	629.14	2,898.75	35
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	3,408.40	1,357.31	84	1,186.33	1,688.78	56	1,738.01	1,539.23	78	2,687.22	1,632.83	80	629.14	1,369.37	34
Dividends + interest from subsidiaries / Interest expense + dividends	0.14	117.86	8	772.61	186.57	94	132.02	150.43	49	2,329.15	210.80	98	437.01	188.90	94
Fees + other income from subsidiaries / Salary + other expenses	28.19	13.36	78	25.99	14.22	75	25.63	13.95	73	27.01	16.52	73	30.52	16.08	73
Net income / Current part of long-term debt + preferred dividends (X)	116.88	33.13	90	40.26	20.55	91	70.46	35.64	85		57.11			33.93	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets	9.17	3.97	81	11	2.60	87	8.90	3.85	82	11.73	2.64	88	10.53	2.61	89
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due	0	0.05	46		0.15		0	0.10	46		0.04			0.24	
Nonaccrual	0	1.22	40		1.57		0	1.03	40		0.54			6.54	
Total	0	1.27	37		1.72		0	1.13	37		0.58			6.78	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	47	0	0.10	45	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	47	0	0.13	45	0	0.05	46	0	0.10	46	0	0.25	44
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries	0.59	1.80	74	0.73	3.20	71	0.78	2.66	73	0.87	5.62	70	0.29	5.50	55
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0.03	0.07	87	0.04	0.08	83	0.03	0.08	85	0.05	0.19	80	0.03	0.21	78

BHC Name \_\_\_\_\_

City/State \_\_\_\_\_

## Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	2.34	74.87	5	8.82	61.08	8	8.12	81.10	4	0	57.84	1	0	57.26	2
Dividends declared / Net income.....	0.86	23.13	12	2.48	81.32	10	1.42	42.29	9	0	33.08	3	0	27.33	5
Net income – dividends / Average equity.....	24.19	9.52	95	7.72	0.55	91	16.06	4.14	96	19.98	6.46	96	20.58	7.33	99
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries.....	0	101.14	15	1,484.12	182.33	96	291.55	132.17	87		178.13			157.73	
Dividends from nonbank subsidiaries.....	0	3.28	30	0	2.35	30	0	3.41	23		7.53			7.13	
Dividends from subsidiary holding companies.....	0	4.75	46	0	3.48	45	0	4.85	44		21.40			16.86	
Dividends from all subsidiaries.....	0	128.99	8	1,484.12	229.19	96	291.55	174.85	83		260.40			215.26	
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries.....	0	30.63	14	33.53	123.04	24	6.05	60.28	9	70.71	66.55	54	15	60.71	12
Interest income from bank subsidiaries.....	0	0.12	24	0	0.70	22	0	0.36	20	0	0.54	18	0	0.52	18
Management and service fees from bank subsidiaries.....	0	1.08	36	0	2.97	38	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	47	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries.....	0	33.49	8	33.53	148.03	23	6.05	62.88	7	70.71	69.36	49	15	63.43	11
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries.....	0	47.24	21		39.62		0	56.39	15	0	82.95	12	0	51.40	17
Interest income from nonbank subsidiaries.....	0.03	2.80	68		14.44		0.64	7.38	65	2.93	20.25	60	0	18.56	24
Management and service fees from nonbank subsidiaries.....	22.18	0.53	96		1.68		14.02	0.86	94	44.59	1.92	95	86.40	2.96	95
Other income from nonbank subsidiaries.....	0	0.09	45		0.19		0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries.....	22.21	69.48	48		76.32		14.66	79.84	29	47.52	150.41	28	86.40	99.33	49
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		28.44			119.72			43.51			61.23			48.56	
Interest income from subsidiary holding companies.....		6.44			12.80			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			1			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-1.46			1.63			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		34.47			135.14			55.20			76.49			61.19	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries.....	0	58.57	15	73.21	62.43	36	12.10	69.76	20	78.01	67.32	35	50.98	65.18	29
Interest income from bank subsidiaries.....	0	0.72	23	0	2.52	21	0	0.63	20	0	0.80	18	0	0.92	18
Management and service fees from bank subsidiaries.....	0	4.11	36	0	1.69	38	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries.....	0	71.70	7	73.21	76.26	26	12.10	82.20	13	78.01	78.80	27	50.98	74.20	23
Dividends from nonbank subsidiaries.....	0	5.32	29	0	2.51	31	0	1.95	23	0	2.65	19	0	2.57	23
Interest income from nonbank subsidiaries.....	0.01	0.82	76	0.56	1.82	80	0.34	0.73	80	0.18	1.19	72	0	2.32	29
Management and service fees from nonbank subsidiaries.....	4.99	0.05	96	9.03	0.08	98	7.50	0.02	99	2.72	0.06	95	7.89	0.03	97
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.04	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries.....	5	10.59	69	9.59	9.13	78	7.84	4.70	79	2.90	7.29	67	7.89	7.64	75
Dividends from subsidiary holding companies.....	0	1.03	46	0	1.54	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies.....	0	0.13	45	0	0.40	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	2.35	44	0	5.35	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		142.34			447.79			135.13		0	83.37	12		87.87	
Loans and advances from subsidiaries / Total debt.....	0	29.59	12	0	30.31	10	0	27.08	12	0	28.33	11	0	26.53	12